

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Genevieve K. Froehlich
Debtor

Case No. 18-03800-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Nov 20, 2023

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2023:

Recip ID	Recipient Name and Address
db	+ Genevieve K. Froehlich, 345 Rosewood Lane, Harrisburg, PA 17111-2065
cr	+ U.S. Bank Trust National Association, as Trustee o, Friedman Vartolo, LLP, 1325 Franklin Ave., Suite 160, Garden City, NY 11530-1631
5105853	+ BUREAU OF ACCOUNT MANAGEMENT, 3607 ROSEMONT AVE, CAMP HILL, Pennsylvania 17011-6904
5105858	Loancare, Interstate Corporate Center Bldg.9S, Norfolk, Virginia 23502-4005
5532290	+ Rushmore Loan Management Services, LLC as, servicer for U.S. Bank Trust National, Association, as Trustee of the Dwelling, Series IV Trust, FRIEDMAN VARTOLO, LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1666
5105864	United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754
5127913	+ WELLS FARGO, LOANCARE, LLC, 3637 SENTARA WAY, VIRGINIA BEACH VA 23452-4262

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	^ MEBN	Nov 20 2023 18:47:29	Rushmore Loan Management Services, LLC as Servicer, c/o Friedman Vartolo, LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 20 2023 18:52:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Nov 20 2023 18:52:00	Specialized Loan Servicing LLC, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
5105854	+ Email/Text: ebnnotifications@creditacceptance.com	Nov 20 2023 18:52:00	CREDIT ACCEPTANCE CORP, 25505 West Twelve Mile Road, Southfield, MI 48034-8316
5105855	+ EDI: CCS.COM	Nov 20 2023 23:51:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
5105859	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Nov 20 2023 18:52:00	Bureau of Employer Tax Operations, PO Box 68568, Harrisburg, PA 17106
5105856	+ Email/Text: bankruptcydepartment@tsico.com	Nov 20 2023 18:52:00	EOS CCA, PO Box 329, Norwell, MA 02061-0329
5105860	EDI: IRS.COM	Nov 20 2023 23:51:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5105857	EDI: JEFFERSONCAP.COM	Nov 20 2023 23:51:00	JEFFERSON CAPITAL SYST, 16 McLeland Road, St. Cloud, MN 56303
5105863	EDI: PENNDEPTREV	Nov 20 2023 23:51:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5105863	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 20 2023 18:52:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5105861	Email/Text: fesbank@attorneygeneral.gov	Nov 20 2023 18:52:00	Office of Attorney General, Financial Enforcement, Section, Stra, Harrisburg, PA 17120

5179673	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 20 2023 18:52:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
5179674	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 20 2023 18:52:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
5105862	Email/Text: TAX-CTS-Eastern.BankruptcyMail@usdoj.gov	Nov 20 2023 18:52:00	U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, DC 20044
5319698	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 20 2023 18:52:00	U.S. Bank NA as Trustee to Lodge Series IV Trust, c/o Rushmore Loan Management Services, P.O. 52708, Irvine, CA 92619-2708
5319699	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 20 2023 18:52:00	U.S. Bank NA as Trustee to Lodge Series IV Trust, c/o Rushmore Loan Management Services, P.O. 52708, Irvine, CA 92619, U.S. Bank NA as Trustee to Lodge Series, c/o Rushmore Loan Management Services 92619-2708
5561631	^ MEBN	Nov 20 2023 18:47:21	U.S. Bank Trust National Association., as Trustee of Dwelling Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
5561632	^ MEBN	Nov 20 2023 18:47:21	U.S. Bank Trust National Association., as Trustee of Dwelling Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305, U.S. Bank Trust National Association,
5105864	^ MEBN	Nov 20 2023 18:47:37	United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5485461		U.S. Bank Trust National Association, as Trustee o, the Dwelling Series IV Trust
cr	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
5296249	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
5306258	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
5296250	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
5306259	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 1 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2023 at the address(es) listed below:

Name	Email Address
Emmanuel Joseph Argentieri	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the Dwelling Series IV Trust bk@rgalegal.com
Emmanuel Joseph Argentieri	on behalf of Creditor U.S. Bank National Association as trustee of Lodge Series IV Trust bk@rgalegal.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor InSolve Global Credit Fund III L.P. for the benefit of Lodge Series IV Trust bkgroup@kmlawgroup.com
Jerome B Blank	on behalf of Creditor LoanCare LLC pamb@fedphe.com
John Matthew Hyams	on behalf of Debtor 1 Genevieve K. Froehlich jmh@johnhyamslaw.com acb@johnhyamslaw.com;ccv@johnhyamslaw.com;dlh@johnhyamslaw.com
Lauren Marie Moyer	on behalf of Creditor Rushmore Loan Management Services LLC as Servicer for U.S. Bank Trust National Association, as Trustee of the Dwelling Series IV Trust bkecf@friedmanvartolo.com, ecfmail@ecf.courtdrive.com
Lauren Marie Moyer	on behalf of Creditor U.S. Bank Trust National Association as Trustee of Dwelling Series IV Trust c/o SN Servicing Corporation bkecf@friedmanvartolo.com, ecfmail@ecf.courtdrive.com
Lauren Marie Moyer	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the Dwelling Series IV Trust bkecf@friedmanvartolo.com, ecfmail@ecf.courtdrive.com
Mario John Hanyon	on behalf of Creditor Wells Fargo pamb@fedphe.com mario.hanyon@brockandscott.com
Thomas Song	on behalf of Creditor LoanCare LLC tomysong0@gmail.com
Thomas Song	on behalf of Creditor Specialized Loan Servicing LLC tomysong0@gmail.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 13

Information to identify the case:

Debtor 1

Genevieve K. Froehlich

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6611

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-03800-HWV

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Genevieve K. Froehlich

11/20/23**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.